

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: ALBERT B. DELLA VECCHIA	§	Case No. 5:17-bk-03008
JANET MARIE DELLA VECCHIA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/20/2017.
- 2) The plan was confirmed on 08/07/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/18/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,988.00.
- 10) Amount of unsecured claims discharged without full payment: \$91,126.01.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 21,127.80	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 21,127.80

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,556.47	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,556.47
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ROBERT J KIDWELL, ESQ	Lgl	0.00	NA	NA	4,000.00	0.00
DISCOVER	Uns	6,124.00	6,181.24	6,181.24	271.11	0.00
DISCOVER	Uns	5,793.00	5,793.44	5,793.44	254.10	0.00
NAVY FEDERAL CREDIT UNION	Uns	5,983.00	6,304.59	6,304.59	276.52	0.00
NAVY FEDERAL CREDIT UNION	Uns	3,936.00	4,228.95	4,228.95	185.48	0.00
NAVY FEDERAL CREDIT UNION	Uns	5,924.00	6,063.27	6,063.27	265.93	0.00
NAVY FEDERAL CREDIT UNION	Uns	4,859.00	4,920.43	4,920.43	215.81	0.00
NAVY FEDERAL CREDIT UNION	Uns	22,850.00	23,934.41	23,934.41	1,049.75	0.00
BECKET & LEE	Uns	2,759.08	2,759.08	2,759.08	121.01	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	406.00	405.70	405.70	17.80	0.00
PORTFOLIO RECOVERY	Uns	2,054.82	2,054.82	2,054.82	90.12	0.00
BANK OF AMERICA	Uns	847.34	847.34	847.34	37.16	0.00
PORTFOLIO RECOVERY	Uns	553.00	552.68	552.68	24.24	0.00
PORTFOLIO RECOVERY	Uns	619.00	655.20	655.20	28.74	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,469.88	1,469.88	1,469.88	64.47	0.00
RESURGENT CAPITAL SERVICES	Uns	2,711.00	2,711.47	2,711.47	118.93	0.00
RESURGENT CAPITAL SERVICES	Uns	746.09	746.09	746.09	32.73	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	519.00	639.99	639.99	28.07	0.00
BECKET & LEE	Uns	1,070.29	1,070.29	1,070.29	46.94	0.00
BECKET & LEE	Uns	93.00	159.61	159.61	7.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,260.00	2,292.68	2,292.68	100.56	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	5.34	5.34	0.23	0.00
RESURGENT CAPITAL SERVICES	Uns	21.27	9.24	9.24	0.41	0.00
RESURGENT CAPITAL SERVICES	Uns	156.00	156.00	156.00	6.85	0.00
RESURGENT CAPITAL SERVICES	Uns	230.00	229.76	229.76	10.08	0.00
QUANTUM3 GROUP, LLC	Uns	4,121.00	4,590.69	4,590.69	201.35	0.00
ECAST SETTLEMENT CORP	Uns	999.47	999.47	999.47	43.83	0.00
MORRISTOWN MEDICAL CENTER	Uns	202.53	594.36	594.36	0.00	0.00
NEWTON MEDICAL CENTER	Uns	0.00	431.60	431.60	0.00	0.00
NEWTON MEDICAL CENTER	Uns	0.00	100.00	100.00	0.00	0.00
NATIONSTAR MORTGAGE	Sec	0.00	6,273.03	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	154,819.18	160,422.93	5,799.08	5,799.08	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	160,422.93	6,273.03	6,273.03	0.00
FIDELITY DEPOSIT	Sec	12,487.50	NA	NA	0.00	0.00
HOMEOWNER'S INSURANCE	Sec	1.00	NA	NA	0.00	0.00
PIKE COUNTY TAX CLAIM BUREAU	Sec	11,300.00	NA	NA	0.00	0.00
TWIN LAKES POA	Sec	750.00	NA	NA	0.00	0.00
VANGUARD	Sec	22,945.80	NA	NA	0.00	0.00
ALLSTATE PROPERTY & CASUALTY	Uns	269.35	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	110.00	NA	NA	0.00	0.00
CHASE BANK	Uns	405.87	NA	NA	0.00	0.00
CHASE BANK	Uns	421.00	NA	NA	0.00	0.00
COMENITY BANK/SPMNGVSA	Uns	8,440.65	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	1,226.43	NA	NA	0.00	0.00
EASTON HOSPITAL	Uns	820.00	NA	NA	0.00	0.00
IMAGE CARE CENTER	Uns	169.00	NA	NA	0.00	0.00
IMAGE CARE CENTER	Uns	315.00	NA	NA	0.00	0.00
POCONO MEDICAL CENTER	Uns	70.31	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	1,470.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 12,072.11	\$ 12,072.11	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 12,072.11	\$ 12,072.11	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 80,907.62	\$ 3,499.22	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,556.47	
Disbursements to Creditors	\$ 15,571.33	
TOTAL DISBURSEMENTS:		\$ 21,127.80

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/19/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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